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PATENT
Docket No.: SE998031/1963-7291

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Mark Linehan
Serial No.: 09/221,869 : Group Art Unit: 2161
Filed: December 29, 1998 : Examiner: P.E. Elisca
For: FOUR-PARTY CREDIT/DEBIT PAYMENT PROTOCOL

AMENDMENT UNDER 37 CFR 1.112

Commissioner for Patents
Washington, D.C. 20231

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MAY 23 2001
Technology Center 2100

Sir:

In response to the Office Action mailed February 23, 2001, please consider the following
REMARKS as grounds for overcoming the rejection of all claims:

Claims 1-56 are in the case. Claims 1-14, and 16-50 have been rejected under 35 USC 103(a) as unpatentable over Payne in view of Elgamal, in view of Gifford, in view of Anderson, and in view of O'Mahoney, all of record.

Claim 15 has been rejected under 35 USC 103(a) as unpatentable over Payne, Elgamal, Gifford, Anderson, O'Mahoney, and in further view of Ogram, all of record.

Claims 51-54 have been rejected under 103(a) as unpatentable over Payne in view of Elgamal, Gifford, Anderson, and O'Mahoney, all of record.

Applicant's attorney thanks Supervisory Patent Examiner J. P. Trammell and Examiner P. E. Elisca for the courtesy of an interview conducted May 18, 2001. Applicant's attorney noted at the Interview that the cited references disclose 3 party payment protocol whereas the present invention (Linehan) discloses and claims a 4 party payment protocol. Further, in